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**THE STOCK ALSO RISES**

InformationWeek, p36

Oct 1, 1990

ISSN: 8750-6874

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Tabloid; General Trade

Word Count: 1329

**TEXT:**

Nikko Securities bids sayonara to traditional methods, invests in trading technology

During the recent years of Japan's economic boom, the country's financial institutions have become world leaders. In particular, the banking industry's clout has been aided by the phenomenal growth of Japan's financial assets, the introduction of futures and options exchanges, and a soaring stock market, which despite its 40% drop this year, is still the world's most highly capitalized, surpassing all U.S. exchanges put together.

This boom, along with the process of financial deregulation in Japan, is prodding Japanese financial institutions to a higher level of competition than ever before.

Nikko Securities Co., one of Japan's so-called Big Four investment firms along with Nomura Securities Co., Daiwa Securities Co., and Yamaichi Securities Co., has sought to gain its edge through technology. Three years ago, the firm set out to establish a new corporate entity it named Investment Technology. Dubbed IT, Nikko's effort combines advanced market knowledge with the deployment of information technology to capitalize on that expertise in both brokerage and investment management activities. The firm now believes its financial technology is a good three years ahead of the local competition.

Two initiatives have helped Nikko achieve this lead: Joint ventures with U.S. firms renowned for their pioneering use of computers in finance have helped Nikko quickly come up to speed on advanced trading and investment techniques; and a brand new trading floor in Tokyo, equipped with the latest in trading technology, will allow Nikko to implement them. The firm's trading floor in New York is also being updated.

Supporting such projects is the Nikko Systems Center in Tokyo, which serves the firm's data processing needs, develops technology, and markets **business support systems** to other securities houses. Most recently, the Center has focused on developing systems for trading futures and options, including some based on artificial intelligence and neural networks. Futures markets in Japan opened only three years ago, while options markets opened a year later, but the firm already uses AI to customize securities portfolios for individual investors.

Nikko's progress hasn't come cheap. The firm funds new DP and communications projects generously, reportedly budgeting nearly \$800 million for systems development in 1989 alone.

Nikko executives are quick to credit their U.S. friends for the firm's swift rise. "When we realized our economic success in Japan in the 1960s and '70s, we learned a lot of (industrial) technology from the U.S. and revised and applied it," says Takayoshi Suzuki, Nikko's manager of investment technology and research division in Tokyo. "We thought the same thing would happen in the financial world, and that's why we tried to find good partners in the U.S."

Indeed, Nikko has joined forces with some of the best on the West Coast. Five years ago, Nikko teamed up with Berkeley, Calif.-based Barra Inc., a software consulting firm known for its financial models, to create the Nikko/Barra Japanese Equity Risk Model, a strategy used to invest in the Japanese market through Nikko's Topix Index Fund. The fund tracks Topix (Tokyo Stock Price Index), a stock market index similar to the Standard & Poor's 500. Nikko and Barra are currently working on a model for investing in convertible bonds.

Through a joint venture with Barra called Niba, Nikko has exclusive Japanese marketing rights to an asset management system named LOR-DAA, developed by Los Angeles-based Leland O'Brien Rubenstein Associates Inc.

Leland O'Brien is best known for creating "portfolio insurance," a program trading strategy that uses computers to hedge underlying securities with artificially created complex option strategies. This Dynamic Asset Allocation (DAA) System automatically switches key parts of a portfolio among world markets, depending on which is most profitable.

Last year, Nikko formed a relationship with William F. Sharpe Associates in Los Altos, Calif., to develop an asset allocation model for optimal investment in different financial markets. And earlier this year, Nikko completed a joint venture with San Francisco-based Wells Fargo & Co., a pioneer in so-called passive investment management, which invests funds according to computerized strategies that follow market indexes, such as the S&P 500.

The Wells Fargo deal is perhaps Nikko's most ambitious to date. The company paid \$125 million for a 50% stake in Wells Fargo Investment Advisers, which manages \$70 billion for institutional investors. Wells Fargo's quantitative investment methods should give Nikko a competitive edge in Japan, where the pension fund business is opening up to securities firms this year as part of deregulation.

#### SOARING GROWTH

As the Tokyo Stock Market has swelled to become the world's largest, participation by institutions has grown to at least 85% of trading volume, Suzuki estimates. This institutionalization of the market has meant, he says, a "need for efficient tools to manage it." Strategies such as those used at Wells Fargo should help Nikko earn greater returns for its clients' investments. Even while the Japanese market was soaring an average 25% annually over the past five years, he adds, Japanese investors were satisfied with a 10% return because they didn't realize that sophisticated investment methods could help them earn more, Suzuki says.

However, none of this acquired market knowledge would be worth much to Nikko if the firm didn't have the nuts and bolts to deploy it. So Nikko decided two years ago to build a modern trading room in Tokyo, a project that reportedly cost more than \$46 million by the time it was completed last May. Says Hiroshi Watanabe, a member of the trading room planning team and now head of Nikko's equity trading division in London: "We needed a system to handle the many new products--futures and options, program trading, hedging knowhow."

Although Sanyo Securities Co. has a larger trading room in the same city, observers say perhaps only the secretive Nomura, by far the largest of Japan's Big Four, may pass Nikko in deploying advanced trading systems. Last summer, Nomura's New York trading room was newly outfitted with TradePro, a proprietary trading system based on Morgan Stanley Group Inc.'s internally developed Taps (Trade Analysis and Processing System). And this fall, Nomura will install a brand new trading room in Tokyo.

Concedes Watanabe: "Right now, Nikko's (trading room) is the best in Japan; after the fall, Nomura will be more sophisticated."

Watanabe says Nikko replaced an "old-style hodgepodge" with an open architecture distributed processing environment. The Ethernet LAN is served by **Fujitsu**, IBM, and Digital Equipment Corp. mainframes and minicomputers, along with a **Fujitsu** supercomputer for large applications. The client machines range from 470 IBM PS/2 model 55s for the equity and bond trading desks to 60 DECstation 3100 workstations for the futures and options traders, along with numerous workstations from Sun Microsystems Inc., Hewlett-Packard Co.'s Apollo division, and Toshiba Corp. Operating systems such as Unix, DOS, VMS, OS/2, and Nikko's proprietary systems interface in this network.

Software development tools include Lotus 1-2-3, various statistical/analytic, and conventional languages such as C, Fortran, and Pascal. A **Fujitsu** video system can access several information networks simultaneously, feeding news and market data to 250 terminals on the trading floor.

Meanwhile, Nikko's New York office has hired Davidge Data Systems Corp. of New York to write the software to implement Nikko's proprietary IT trading strategies in the U.S. markets.

In building its Tokyo trading room, Nikko was able to overcome the overriding problem that pervades information processing in Japan--its complex language. There is no single standard that has grown up to handle the peculiarities of the language, but most computer manufacturers have developed some means to deal with it. The IBM PS/2 55 used in Nikko's trading room includes a larger-than-usual keyboard with extra function

keys. The PS/2 55 can accommodate all software written for the PC line.

It is too early to tell whether Nikko's investment in IT will help it win customers at home. But one thing is certain: The firm's financial technology is now on par with any in the world.

--Ann Goodman

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